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ATM access for the blind posing toughest problems. (automated tellers)
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TEXT:

Providing automated teller machine services to blind customers is the most difficult task banks face in complying with the Americans with Disabilities Act, according to bankers and equipment vendors.

Passed into law last year, the Act mandates that banks and other businesses make substantial portions of their products and facilities accessible to disabled people by Jan. 26 -- barely a month from now.

A number of institutions, including BankAmerica and Meridian Bancorp., have made significant strides in accommodating individuals in wheelchairs and people with hearing impairments. But delivering bank products to customers who are blind is proving a much harder task, particularly when that delivery involves automated teller machines.

Survey Results

"There are a number of things bankers are doing to ATMs, but none so far has addressed all the problems that visually impaired people encounter when using them" said David Sacco, marketing director of self-service systems at NCR Corp., Dayton, Ohio.

According to the 1991 American Banker survey of automated teller machines at top banking companies, financial institutions are adding automated teller machines at nearly four times the rate they are adding branches.

These figures underscore what bankers have known ever since the Americans with Disabilities Act was passed in July 1990: bringing ATMs into compliance is going to take a lot of time and expense.

Braile Not Well Known

In attempting to help visually impaired people to use the machines, many institutions are placing braile instructions next to their ATMs. Others provide telephones through which bank operators can relay instructions.

But experts are saying that neither of these solutions satisfies the regulations. Title III of the act states that the facilities, including ATMs, must be "independently usable" by disabled people.

Obviously, having to ask an operator for help does not constitute independent use. And, since only 10% of the blind population reads braille, that accommodation is largely ineffective.

Special Software

"The best answer seems to be a voice synthesizer that will allow the ATM to 'speak' to blind customers," said Joseph Pendleton, senior vice president at Meridian Bancorp, Reding, Pa.

Each of the major ATM manufacturers -- InterBold, Fujitsu Systems of America, Inc., and NCR Corp - had developed software that will lead visually impaired ATM users through each step of a transaction by giving the location of keys and confirming what action was chosen.

But such software is expensive, and it does not solve the problems of every bank. Citibank's ATMs, for instance, have touch-sensitive display screens that make it difficult for blind patrons to differentiate between keys. The bank has not yet disclosed how it plans to comply the disabled-access law.

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